

FEB 06 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/616,852 Confirmation : 1841
Applicant(s) : Malcolm Reginald Hallis BELL et al.
Filed : July 9, 2003
Title : FRAUD PREVENTION

Art Unit : 3653
Examiner : Jeffery A. Shapiro

Docket No. : 1193-4049
Customer No. : 27123

VIA FACSIMILE (571) 273-8300

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF FACSIMILE TRANSMISSION

Sir:

I hereby certify that the attached Amendment (14 pages) is being transmitted along with this Certificate of Facsimile Transmission (1 page) on the date shown below to Examiner Shapiro, Group Art Unit No. 3653, at the following facsimile number: (571) 273-8300.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: February 6, 2006By: 

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AMENDMENT UNDER 37 C.F.R. 1.111

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Alexandria, VA 22313-1450

Sir:

This paper is being filed in response to "final"¹ Office Action dated December 21, 2005. Reconsideration of this application is respectfully requested in light of this paper, which is set forth as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
- **Remarks** begin on page 9 of this paper.

¹ As discussed *infra* at p. 9, Applicants respectfully assert that finality is premature, and should be withdrawn in view of a newly cited reference being applied against original and unamended claims.